

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: DEREAK THOMAS

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Case No.: 05-35131

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/01/2005.
- 2) This case was confirmed on 11/07/2005.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 11/24/2010.
- 6) Number of months from filing to the last payment: 63
- 7) Number of months case was pending: 67
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 9,835.00
- 10) Amount of unsecured claims discharged without payment \$ 30,164.85
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 152,941.50
Less amount refunded to debtor	\$ 1,899.22
NET RECEIPTS	\$ 151,042.28

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 2,700.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 9,546.32
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION **\$ 12,246.32**

Attorney fees paid and disclosed by debtor **\$.00**

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
AMERICAN GENERAL FIN	SECURED	4,000.00	2,887.36	2,887.36	2,887.36	434.29
BANK CALUMET	SECURED	5,500.00	6,700.00	5,500.00	5,500.00	827.21
BANK CALUMET	UNSECURED	800.00	58.61	2,758.61	680.06	.00
EVERHOME MORTGAGE	SECURED	186,000.00	183,594.93	104,739.53	104,739.53	.00
EVERHOME MORTGAGE	SECURED	7,875.00	8,331.53	8,331.53	8,331.53	.00
UNION AUTO SALES	SECURED	4,200.00	6,015.00	4,200.00	4,200.00	632.78
UNION AUTO SALES	UNSECURED	2,000.00	.00	1,815.00	434.53	.00
IL STATE DISBURSEMEN	PRIORITY	400.00	NA	NA	.00	.00
INTERNAL REVENUE SER	PRIORITY	4,000.00	2,000.00	2,000.00	2,000.00	.00
AMERICASH LOANS LLC	UNSECURED	1,900.00	722.13	722.13	172.88	.00
AMERICASH LOANS LLC	UNSECURED	1,000.00	780.75	780.75	186.92	.00
CASHLAND FINANCIAL S	UNSECURED	900.00	856.60	856.60	205.08	.00
CITY OF CHICAGO REVE	UNSECURED	400.00	NA	NA	.00	.00
LINEBARGER GOGGAN BL	OTHER	.00	NA	NA	.00	.00
CITY OF CHICAGO PARK	UNSECURED	5,300.00	5,180.00	5,180.00	1,277.00	.00
COMCAST CABLE	UNSECURED	300.00	NA	NA	.00	.00
CORTRUST BANK	UNSECURED	600.00	396.34	396.34	97.71	.00
EMERGE MASTERCARD	UNSECURED	3,400.00	3,324.62	3,324.62	819.60	.00
FIRST SAVINGS CREDIT	UNSECURED	500.00	NA	NA	.00	.00
PORTFOLIO RECOVERY A	UNSECURED	7,500.00	7,332.35	7,332.35	1,807.61	.00
PORTFOLIO RECOVERY A	OTHER	.00	NA	NA	.00	.00
BLATT HASENMILLER LE	OTHER	.00	NA	NA	.00	.00
GREAT AMERICAN FINAN	UNSECURED	1,700.00	1,436.74	1,436.74	343.97	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
GREAT AMERICAN FINAN	SECURED	600.00	503.38	503.38	503.38	61.63
ECAST SETTLEMENT COR	UNSECURED	1,400.00	1,293.13	1,293.13	309.58	.00
ILLINOIS STATE HIGHW	UNSECURED	400.00	NA	NA	.00	.00
NICOR GAS	UNSECURED	1,000.00	757.29	757.29	181.30	.00
PAY DAY EXPRESS	UNSECURED	300.00	NA	NA	.00	.00
PAYDAY LOAN STORE	UNSECURED	300.00	NA	NA	.00	.00
SANTA BARBARA BANK &	UNSECURED	700.00	575.00	.00	.00	.00
AT & T BANKRUPTCY	UNSECURED	400.00	NA	NA	.00	.00
TRIAD FINANCIAL	UNSECURED	9,300.00	8,109.77	8,109.77	1,999.26	.00
KENNETH B DROST	OTHER	.00	NA	NA	.00	.00
VERIZON WIRELESS	UNSECURED	800.00	679.77	679.77	162.75	.00
NCO FINANCIAL SYSTEM	OTHER	.00	NA	NA	.00	.00
EVERHOME MORTGAGE	OTHER	NA	NA	NA	.00	.00
AMERICAN GENERAL FIN	UNSECURED	800.00	NA	NA	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	104,739.53	104,739.53	.00
Mortgage Arrearage	8,331.53	8,331.53	.00
Debt Secured by Vehicle	9,700.00	9,700.00	1,459.99
All Other Secured	<u>3,390.74</u>	<u>3,390.74</u>	<u>495.92</u>
TOTAL SECURED:	126,161.80	126,161.80	1,955.91
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>2,000.00</u>	<u>2,000.00</u>	<u>.00</u>
TOTAL PRIORITY:	2,000.00	2,000.00	.00
GENERAL UNSECURED PAYMENTS:	35,443.10	8,678.25	.00

Disbursements:

Expenses of Administration	\$ 12,246.32	
Disbursements to Creditors	\$ 138,795.96	
TOTAL DISBURSEMENTS:		\$ 151,042.28

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/23/2011

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.